ONLINE DESIGNATION OF BENEFICIARY

UC AT YOUR SERVICE – NEW PROCESS TO CONVENIENTLY NAME YOUR BENEFICARIES FOR INSURANCE AND UC RETIREMENT SYSTEM LUMP SUM BENEFITS

FAQ'S

1. **How can I access the online beneficiary application?**

Go to your UC Benefits website *atyourservice.ucop.edu*, click on "Your Benefits Online", logon, then click on "Your Beneficiaries". The Quick Links buttons are located on the right side of your screen.

2. **How do I "edit/change" my designated beneficiary's relationship, i.e. "other individual" should actually be identified as "Domestic Partner"?**

You will need to delete the existing beneficiary record, then add the beneficiary with the correct information. Don't forget to assign shares, review and confirm.

3. **How would I use the system to accommodate a foreign address?**

Simply use the existing address fields. We have recently enhanced the application to make this simpler as we have expanded the original Zip Code field to accommodate both Zip Codes and foreign Postal Codes.

4. **The email address that the system has for me is incorrect.**

The online system automatically captures your "official" email address from your campus/location's systems directory. You should check with your specific locations' custodian of such records and have it corrected.

5. **How are underage beneficiaries handled?**

If any of your designated beneficiaries are not of adult age when benefits are payable to them, benefits will be paid to in care of their parents or legal guardian until they reach adult age. Other legally responsible parties may include Conservators or Trustees.

In the event that a total lump sum payment of $10,000 or less is payable under the Plan to a minor, payment shall be made on the minor's behalf to the custodial parent, acting guardian of the estate, legal representative or the court having jurisdiction over the estate of the minor. If the payment exceeds $10,000 under the Plan payment will be made to the guardian of the estate of the minor or the court having jurisdiction over the estate of the minor.

6. **How does one designate an Estate online?**

You would choose the "other individual' or "Charity/Entity" classification, and can then name "The Estate of……" as your beneficiary. Include name and address of "Administrator" if available.

7. **How do I navigate through the system to designate Primary and Secondary beneficiaries.**

First, go to "Add/Change/Delete" to complete your list of primary AND secondary beneficiaries. Than go to "Assign Shares" to designate each as primary or secondary beneficiary and, to assign percentage shares to each beneficiary. Finish by reviewing, and then confirming your changes. More detailed instructions and examples are provided within the application on the "Help" page.

8. **Computer Problems and Error Messages**

Normally these problems are due to local network access issues. Also, if a user attempts to immediately re-access the online application just after being timed-out (remaining on the system for more than 10 minutes without making any changes), or, when the online service is closed for routine maintenance or upgrades, special messages will be displayed.

9. I did not receive a confirmation.

If you did not receive your beneficiary update or change confirmation, you can call UC Customer Service for confirmation and duplicate mailing. Their telephone number is 1(800)888-8267.

10. Incorrect Address listed for me

If you are an active UC employee, you can update your address online by, once again, accessing your Benefits Online, Logon, and then accessing UC For Yourself Quick Link (or contact your appropriate HR personnel). If you are a former employee or UC Retiree, please contact UC Customer Service at 1(800)888-8267.

11. Change address for a designated beneficiary

You can display your beneficiaries online, then use the "edit" feature. Finish by simply reviewing, and then confirming your changes. More detailed instructions and examples are provided within the application on the "Help" page.

12. What if I have more than one retirement account classification, i.e. Member (M), Beneficiary (B), and/or ODRO (D)?

You can use the Online System to name your beneficiaries for your own UC Retirement (UCRS) Accounts. If you have a separate account(s) set-up because you were a beneficiary-recipient of a deceased UC Member ("B"), or awarded UCRS funds due to a QDRO (D"), you must submit the appropriate form (UBEN 117) specifically designating those accounts ("B" or "D").

13. Can't fit the name of the "Trust" in the space allocated on the online system.

We have recently enhanced the application to accommodate longer trust names. The field now supports up to 50 characters. If your trust name is lengthier than that, please abbreviate the name(s), and then simply provide us with the trust date.

14. Forms I submitted were input Online incorrectly by UC.

Careful attention is given when UC staff inputs beneficiary data Online from forms submitted by our Members. Some times the forms may have been completed incorrectly, as well as an error may occur during input. If your confirmation is not what you intended, the easiest way to correct any error is to go Online and make any corrections yourself. If you are unable to go Online, please call UC Customer Service for assistance.

15. I received someone else's emailed confirmation.

Your confirmation is sent to the UC email address supplied by your campus directory. If you received someone else's confirmation, please notify us immediately via your local benefits office or UC Customer Service. You should also check with the custodian of your campus directory to ensure the email address is corrected there.

16. Who can go online, and who can't?

Anyone with funds on deposit with UCRS can go online. Any active employee can go online. Inactive separated employees or retirees with no funds on deposit in UCRS must use a form. "B" and "D" account designated beneficiaries must be done by form (UBEN 117).

In some situations (such as an assignment) a members' online access will be blocked and they will be unable to go online to name or change a beneficiary. In these cases, they should contact their local benefits office or the UC Customer Service Center.

18. No spousal signature disclaimer online?

While on the Beneficiary Online System, please click on "Help" on the top part of the screen to view explanations and disclaimers.

19. What are the ramifications if the form which is submitted differs from what may be input/displayed online?

When a Member submits a form UBEN 116 or 117, it becomes part of the Member's permanent UC record. Subsequent form submittals or Member's Online changes will supercede previous submittals. However, prior to processing benefits to be paid, an audit is conducted to insure the proper beneficiary(ies) are notified and, if possible, that the Member's actual intent is honored. Any discrepancies can normally be corrected by the member Online.

20. The confirmation I received is wrong.

The Member should correct and update Online. Any assistance required can be obtained by calling the local benefits office, or UC Customer Service at 1(800)888-8267.

21. When to go online vs. completing a beneficiary form.

One should always go online whenever possible. It is the quickest and easiest way to make changes and corrections to your designation of beneficiaries.

22. Why does the confirmation I received after submittal of my Beneficiary of Designation form list Plans/Insurances which I am not enrolled and/or eligible?

The systems' application for the manual input of the form data list all available Plans, as well as previously designated beneficiaries if they have never been changed. The manual input application was designed to accommodate all Members (Active/Inactive/Retired). If the confirmation you receive lists Plans which you are not currently enrolled, or eligible, it has no bearing on your actual enrollments and confirmed beneficiaries. If you have any questions regarding your enrollments and/or eligibility (and you are unable to find that information on the WEB), please contact your local benefits office, or UC Customer Service.

23. Absolute Assignments

If you have executed an “Absolute Assignment” for your life insurance plans, you will not be able to change your designation of beneficiary, and the online system will alert you to contact UC Customer Service instead.

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